

Exhibit H

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

07/29/09

FORECLOSURE REPAYMENT AGREEMENT

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
Property Address 5153 SOUTH UKRAINE STREET
AURORA CO 80015

MICHAEL A KARMAZYN KRISTIN E KARMAZYN ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 08/05/05, in the original principal amount of \$294500.00.
2. The account is presently in default for non-payment to Lender of the 10/01/08 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$38782.23 plus such additional amounts that are presently due under the terms of the loan documents as of 07/29/09, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$1528.92 no later than MONTHLY. This executed Agreement can be mailed or faxed to us at:

*15th of each month. Caled
8/10/2009*

07/29/09

Account Number [REDACTED] 4090
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*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

~~RECEIVED AND AGREED:~~


MICHAEL A KARMAZYN _____ (Seal)
Customer _____ Date


KRISTIN E KARMAZYN _____ Date
Customer _____

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.


Servicer _____

5:15

SIGN AND RETURN THIS PAGE ONLY

***** FAX TO 866-340-5043 *****